



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**FIRST MERCHANTS CORPORATION**

**BHC Name**

**City/State** [MUNCIE, IN](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [17,780,492](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**FIRST MERCHANTS CORPORATION**

200 EAST JACKSON STREET

MUNCIE, IN 47305

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## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	16,621,413	14,501,668	14,827,020	13,464,356	11,084,218
Net income (\$000) .....	87,577	105,028	205,531	148,600	164,460
Number of BHCs in peer group .....	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.92	2.67	67	2.96	2.65	73	2.91	2.60	71	2.96	2.77	59	3.34	3.01	62
+ Non-interest income .....	0.64	0.96	33	0.71	1.11	34	0.68	1.04	35	0.73	1.21	31	0.73	1.32	25
- Overhead expense .....	2.03	2.17	47	1.87	2.24	27	1.87	2.17	30	1.96	2.57	21	2.21	2.69	24
- Provision for credit losses .....	0.20	0.09	85	0	-0.15	78	0	-0.09	70	0.44	0.51	40	0.03	0.15	17
+ Securities gains (losses) .....	0.01	0	88	0.05	0.01	93	0.04	0.01	93	0.09	0.02	93	0.04	0.01	90
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	82	0	0	86	0	0	42
= Pretax net operating income (tax equivalent) .....	1.33	1.40	45	1.85	1.79	60	1.76	1.66	62	1.39	1.04	75	1.87	1.56	76
Net operating income .....	1.05	1.06	50	1.45	1.36	63	1.39	1.26	67	1.10	0.81	76	1.48	1.19	82
Net income .....	1.05	1.06	49	1.45	1.35	63	1.39	1.26	67	1.10	0.82	75	1.48	1.19	82
Net income (Subchapter S adjusted) .....					2.16			1.97			1.18				1.17
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.37	3.12	67	3.41	3.14	64	3.35	3.06	67	3.73	3.55	58	4.66	4.41	68
Interest expense .....	0.25	0.24	63	0.27	0.27	61	0.26	0.25	64	0.53	0.52	60	1.06	1.08	53
Net interest income (tax equivalent) .....	3.12	2.88	63	3.14	2.85	66	3.09	2.80	67	3.20	3.01	58	3.60	3.33	60
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.01	0.08	12	0.11	0.13	50	0.10	0.11	57	0.09	0.27	31	0.04	0.21	19
Earnings coverage of net loan and lease losses (X) .....	-356.41	-9.51	10	25.22	4.52	68	25.87	39.72	59	27.52	22.91	69	64.08	24.40	88
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.99	1.17	90	2.19	1.39	89	2.11	1.23	90	1.41	1.58	42	0.95	0.83	63
Allowance for loan and lease losses / Total loans and leases .....	1.98	1.15	90	2.19	1.37	89	2.11	1.20	90	1.41	1.55	43	0.95	0.81	65
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.46	0.41	62	0.64	0.63	59	0.47	0.49	51	0.67	0.71	50	0.28	0.57	18
30-89 days past due loans and leases / Total loans and leases .....	0.30	0.32	57	0.21	0.27	50	0.12	0.32	22	0.29	0.39	44	0.19	0.43	23
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	8.41	3.09	72	3.33	-1.82	70	3.51	-2.33	68	5.63	3.20	65	12.06	14.45	43
Net short-term noncore funding dependence .....	5.86	-1.79	79	1.05	-8.21	79	1.36	-7.71	77	-0.11	-4.76	67	4.65	3.38	46
Net loans and leases / Total assets .....	62.88	61.60	50	59.91	59.81	47	58.61	58.67	51	64.81	61.58	51	67.33	63.77	47
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.53	9.08	33	9.35	9.11	60	9.30	8.98	64	9.57	9.13	71	10.54	9.76	74
Holding company equity capital / Total assets .....	11.12	10.04	71	12.54	10.88	76	12.38	10.71	77	13.33	11.16	82	14.34	12.43	75
Total equity capital (including minority interest) / Total assets .....	11.12	10.14	69	12.54	11.01	75	12.38	10.82	76	13.33	11.29	81	14.34	12.57	75
Common equity tier 1 capital / Total risk-weighted assets .....	10.27	11.90	28	11.94	12.69	45	11.68	12.42	40	12.02	12.38	50	12.13	12.17	54
Net loans and leases / Equity capital (X) .....	5.65	6.22	39	4.78	5.51	34	4.74	5.53	33	4.86	5.58	37	4.70	5.21	38
Cash dividends / Net income .....	40.08	34	60	28.47	25.30	56	29.79	28.27	54	38.05	42.30	44	31.18	33.12	48
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	19.15	7.91	81	7.99	9.29	52	9.85	10.50	53	12.92	16.68	44	25.97	9.26	86
Equity capital .....	5.65	-0.29	71	3.47	9.31	24	1.97	7.46	29	4.99	6.99	44	26.85	10.49	85
Net loans and leases .....	25.06	11.87	83	-2.60	0.79	44	-0.65	3.36	41	8.68	9.07	58	17.34	9.10	82
Noncore funding .....	67.39	10.50	89	-39.95	-23.76	30	-11.82	-14.79	56	-24.78	-12.18	36	45.01	6.59	88
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	5.12	11.61	36	3.74	11.05	30	3.66	10.95	31	3.73	13.56	27	3.92	13.04	36
Equity investment in subsidiaries / Equity capital .....	104.54	103.92	57	100.97	103.07	43	99.49	103.22	32	103.05	102.81	52	100.39	103.22	38
Cash from ops + noncash items + op expense / Op expense + dividends .....	98.52	116.54	40	205.28	130.64	82	223.94	154.48	76	112.05	147.24	38	188.48	190.27	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	197,556	182,991	360,119	379,711	400,255	7.96	63.87
Income from lease financing receivables.....	0	0	0	36	85		-100.00
Fully taxable income on loans and leases.....	185,862	172,108	338,009	358,264	382,772	7.99	60.58
Tax-exempt income on loans and leases.....	11,694	10,883	22,110	21,483	17,568	7.45	142.36
Estimated tax benefit on income on loans and leases.....	3,108	2,893	5,877	5,711	4,670	7.44	19.65
Income on loans and leases (tax equivalent).....	200,664	185,884	365,996	385,458	405,010	7.95	62.92
Investment interest income (tax equivalent).....	60,764	46,358	99,990	78,036	67,885	31.07	153.69
Interest on balances due from depository institutions.....	835	243	630	933	3,973	243.62	428.48
Interest income on other earning assets.....	326	266	601	1,047	1,622	22.56	-28.82
Total interest income (tax equivalent).....	262,589	232,751	467,217	465,474	478,490	12.82	77.74
Interest on time deposits of \$250K or more .....	267	328	523	3,666	4,964	-18.60	-39.46
Interest on time deposits < \$250K.....	1,176	1,857	3,194	16,384	29,124	-36.67	-79.12
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	11,336	9,838	19,602	31,690	57,497	15.23	255.47
Interest on other borrowings and trading liabilities.....	4,429	4,138	8,158	10,166	12,685	7.03	7.95
Interest on subordinated debt and mandatory convertible securities .....	2,537	2,238	4,475	4,475	4,475	13.36	13.36
Total interest expense.....	19,745	18,399	35,952	66,381	108,745	7.32	26.55
Net interest income (tax equivalent).....	242,844	214,352	431,265	399,093	369,745	13.29	83.79
Non-interest income.....	52,807	51,296	101,534	98,283	80,725	2.95	70.21
Adjusted operating income (tax equivalent) .....	295,651	265,648	532,799	497,376	450,470	11.29	81.21
Overhead expense.....	168,927	135,274	277,098	263,657	245,215	24.88	89.12
Provision for credit losses.....	16,755	0	0	58,673	2,800		218.54
Securities gains (losses) .....	656	3,560	5,674	11,895	4,415	-81.57	-43.69
Other tax equivalent adjustments .....	0	0	1	1	0		
Pretax net operating income (tax equivalent).....	110,625	133,934	261,376	186,942	206,870	-17.40	58.63
Applicable income taxes .....	11,145	19,246	35,259	21,375	29,325	-42.09	-22.47
Tax equivalent adjustments .....	11,903	9,660	20,586	16,967	13,085	23.22	48.18
Applicable income taxes (tax equivalent).....	23,048	28,906	55,845	38,342	42,410	-20.27	2.86
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	87,577	105,028	205,531	148,600	164,460	-16.62	85.04
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	87,577	105,028	205,531	148,600	164,460	-16.62	85.04
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	87,577	105,028	205,531	148,600	164,460	-16.62	85.04
Investment securities income (tax equivalent).....	60,764	46,358	99,990	78,036	67,885	31.07	153.69
US Treasury and agency securities (excluding mortgage-backed securities) .....	4,133	321	4,402	634	1,565	1187.54	1966.50
Mortgage-backed securities .....	14,042	11,937	24,561	23,211	26,216	17.63	73.25
All other securities .....	42,589	34,100	71,027	54,191	40,104	24.89	172.18
Cash dividends declared.....	35,105	29,900	61,230	56,542	51,276	17.41	150.73
Common .....	34,636	29,900	61,230	56,542	51,276	15.84	147.38
Preferred .....	469	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.16	2.90	69	3.21	2.92	67	3.15	2.85	72	3.46	3.27	64	4.32	4	71
Less: Interest expense .....	0.24	0.22	62	0.25	0.25	61	0.24	0.23	64	0.49	0.48	61	0.98	0.98	57
Equals: Net interest income (tax equivalent) .....	2.92	2.67	67	2.96	2.65	73	2.91	2.60	71	2.96	2.77	59	3.34	3.01	62
Plus: Non-interest income .....	0.64	0.96	33	0.71	1.11	34	0.68	1.04	35	0.73	1.21	31	0.73	1.32	25
Equals: adjusted operating income (tax equivalent) .....	3.56	3.67	49	3.66	3.82	49	3.59	3.70	45	3.69	4.04	34	4.06	4.41	35
Less: Overhead expense .....	2.03	2.17	47	1.87	2.24	27	1.87	2.17	30	1.96	2.57	21	2.21	2.69	24
Less: Provision for credit losses .....	0.20	0.09	85	0	-0.15	78	0	-0.09	70	0.44	0.51	40	0.03	0.15	17
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0	89	0.05	0.01	93	0.04	0.01	93	0.09	0.02	93	0.04	0.01	90
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	82	0	0	86	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.33	1.40	45	1.85	1.79	60	1.76	1.66	62	1.39	1.04	75	1.87	1.56	76
Less: Applicable income taxes (tax equivalent) .....	0.28	0.33	35	0.40	0.41	52	0.38	0.38	54	0.28	0.23	65	0.38	0.36	56
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	1.05	1.06	50	1.45	1.36	63	1.39	1.26	67	1.10	0.81	76	1.48	1.19	82
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.05	1.06	49	1.45	1.35	63	1.39	1.26	67	1.10	0.82	75	1.48	1.19	82
Memo: Net income (last four quarters) .....	1.18	1.12	59	1.32	1.25	61	1.39	1.26	67	1.10	0.82	75	1.48	1.19	82
Net income—BHC and noncontrolling (minority) interest .....	1.05	1.07	47	1.45	1.37	63	1.39	1.27	67	1.10	0.83	75	1.48	1.20	82
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.76	92.97	64	94.02	93.15	62	94.11	93.08	64	92.62	92.32	55	92.68	91.05	68
Average interest-bearing funds / Average assets .....	67.36	60.12	79	69.40	62.32	80	69.17	61.99	78	69.34	64.06	74	71.32	65.57	79
Interest income (tax equivalent) / Average earning assets .....	3.37	3.12	67	3.41	3.14	64	3.35	3.06	67	3.73	3.55	58	4.66	4.41	68
Interest expense / Average earning assets .....	0.25	0.24	63	0.27	0.27	61	0.26	0.25	64	0.53	0.52	60	1.06	1.08	53
Net interest income (tax equivalent) / Average earning assets .....	3.12	2.88	63	3.14	2.85	66	3.09	2.80	67	3.20	3.01	58	3.60	3.33	60
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.93	4.01	49	4.02	4.05	51	3.99	4.01	48	4.26	4.27	53	5.27	5.09	68
Interest-bearing bank balances .....	0.50	0.42	81	0.12	0.11	74	0.15	0.14	75	0.36	0.27	78	3.39	2.04	92
Federal funds sold and reverse repos .....	0.44	0.58	44	0.10	0.26	45	0.16	0.25	52	0.19	0.68	24	1.92	2.44	36
Trading assets .....	0.52			0.42			0.45			0.60			0.99		
Total earning assets .....	3.22	3.09	59	3.27	3.11	59	3.20	3.04	58	3.60	3.51	52	4.53	4.36	63
Investment securities (tax equivalent) .....	2.63	1.85	90	2.60	1.80	91	2.54	1.77	90	2.80	2.25	85	3.23	2.76	83
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.60	1.22	82	0.88	1.28	28	2.45	1.14	94	2.14	1.75	72	2.33	2.32	59
Mortgage-backed securities .....	1.87	1.78	60	1.41	1.56	38	1.49	1.57	43	1.88	2.05	27	2.38	2.61	18
All other securities .....	3.14	2.82	68	3.27	2.91	67	3.09	2.81	64	3.55	3.24	68	3.81	4.06	52
Interest-bearing deposits .....	0.24	0.20	63	0.26	0.24	62	0.24	0.21	64	0.60	0.53	62	1.26	1.10	65
Time deposits of \$250K or more .....	0.40	0.50	34	0.53	0.76	29	0.46	0.66	29	1.65	1.42	71	1.89	1.96	40
Time deposits < \$250K .....	0.38	0.44	45	0.52	0.72	31	0.47	0.62	36	1.47	1.36	60	2.11	1.82	67
Other domestic deposits .....	0.23	0.17	71	0.23	0.17	74	0.22	0.15	74	0.44	0.36	72	1.03	0.93	61
Foreign deposits .....	0.25			0.12			0.14			0.42			1.19		
Federal funds purchased and repos .....	0.31	0.36	61	0.18	0.19	68	0.18	0.17	70	0.37	0.62	37	1.14	1.86	31
Other borrowed funds and trading liabilities .....	1.18	1.24	46	1.26	1.31	48	1.27	1.27	49	1.29	1.50	39	1.49	2.38	11
All interest-bearing funds .....	0.35	0.36	54	0.37	0.40	52	0.35	0.37	55	0.71	0.74	52	1.38	1.49	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		52,807		51,296		101,534		98,283		80,725		
Fiduciary activities income .....		11,837		10,892		22,406		18,757		15,114		
Service charges on deposit accounts - domestic .....		14,462		10,963		23,815		21,187		23,209		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		3,129		3,041		5,956		4,990		2,448		
Insurance activities revenue.....		56		95		165		145		211		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		-896		-340		-1,038		-217		71		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		3,498		11,950		18,070		18,676		6,285		
Other non-interest income.....		20,721		14,695		32,160		34,745		33,387		
Total overhead expenses .....		168,927		135,274		277,098		263,657		245,215		
Personnel expense.....		98,560		81,249		166,995		155,937		144,037		
Net occupancy expense.....		24,370		21,694		42,164		45,535		35,390		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		3,669		2,821		5,747		5,987		5,994		
Other operating expenses.....		42,328		29,510		62,192		56,198		59,794		
Fee income on mutual funds and annuities.....		3,129		3,041		5,956		4,990		2,448		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		2,177		1,844		1,821		1,907		1,891		
Average personnel expense per employee.....		45.27		44.06		91.71		81.77		76.17		
Average assets per employee.....		7,635.01		7,864.25		8,142.24		7,060.49		5,861.56		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	5.93	2.35	82	5.93	2.15	86	5.87	2.17	85	5.08	2.02	82
Overhead expenses / Net Interest Income + non-interest income .....	59.53	59.40	48	52.84	59.03	24	54.10	59.28	26	54.88	62.28	23
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.03	2.17	47	1.87	2.24	27	1.87	2.17	30	1.96	2.57	21
Personnel expense.....	1.19	1.20	48	1.12	1.25	36	1.13	1.21	39	1.16	1.30	37
Net occupancy expense.....	0.29	0.22	78	0.30	0.24	75	0.28	0.23	74	0.34	0.26	81
Other operating expenses.....	0.55	0.72	25	0.45	0.73	9	0.46	0.72	9	0.46	0.94	6
Overhead less non-interest income .....	1.40	1.19	66	1.16	1.10	48	1.18	1.10	51	1.23	1.25	45
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	57.14	58.92	39	50.92	58.45	20	52.01	58.83	22	53.01	61.82	19
Personnel expense.....	33.34	32.65	48	30.59	33.10	30	31.34	32.93	33	31.35	32.36	38
Net occupancy expense.....	8.24	6.14	83	8.17	6.33	80	7.91	6.23	75	9.16	6.58	86
Other operating expenses.....	15.56	19.36	21	12.17	18.60	6	12.75	19.18	8	12.50	22.28	4
Total non-interest income .....	17.86	25.40	34	19.31	28.18	33	19.06	27.67	32	19.76	28.83	31
Fiduciary activities income .....	4	2.23	75	4.10	2.24	77	4.21	2.20	76	3.77	2.09	75
Service charges on domestic deposit accounts .....	4.89	3.45	73	4.13	3.19	69	4.47	3.27	72	4.26	3.27	68
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	1.06	2.25	42	1.14	2.52	45	1.12	2.58	42	1	2.46	42
Insurance activities revenue.....	0.02	0.36	42	0.04	0.37	44	0.03	0.36	43	0.03	0.41	41
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees .....	-0.30	1.38	1	-0.13	0.55	5	-0.19	0.60	2	-0.04	0.01	29
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets .....	1.18	1.51	55	4.50	3.83	67	3.39	3.30	58	3.75	3.92	62
Other non-interest income.....	7.01	9.09	44	5.53	9.26	29	6.04	9.27	31	6.99	9.65	41
Overhead less non-interest income .....	39.28	32.73	69	31.61	29.94	47	32.95	30.52	49	33.25	31.93	51
Applicable income taxes / Pretax net operating income (tax equivalent).....	10.07	21.22	3	14.37	21.54	4	13.49	21.18	5	11.43	18.63	14
Applicable income tax + TE / Pretax net operating income + TE .....	20.83	23.38	18	21.58	23.10	26	21.37	22.67	27	20.51	21.18	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

**Assets**

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	6,996,307	5,515,612	5,506,543	5,607,463	5,578,817	26.85	79.50
Commercial and industrial loans .....	3,297,477	2,671,076	2,714,565	2,776,699	2,109,879	23.45	155.64
Loans to individuals .....	157,346	130,918	148,218	131,979	138,676	20.19	96.96
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	5,051		
Agricultural loans .....	60,711	63,528	77,086	83,060	93,861	-4.43	-19.85
Other loans and leases .....	894,636	758,698	806,636	647,939	542,063	17.92	226.64
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	11,406,477	9,139,832	9,253,048	9,247,140	8,468,347	24.80	103.06
Less: Allowance for loan and lease losses .....	226,275	199,775	195,397	130,648	80,284	13.26	221.09
Net loans and leases .....	11,180,202	8,940,057	9,057,651	9,116,492	8,388,063	25.06	101.56
Debt securities that reprice or mature in over 1 year .....	4,618,016	4,139,083	4,510,659	3,135,718	2,585,003	11.57	255.20
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Subtotal .....	15,798,218	13,079,140	13,568,310	12,252,210	10,973,066	20.79	129.64
Interest-bearing bank balances .....	136,702	438,863	474,154	392,305	118,263	-68.85	183.00
Federal funds sold and reverse repos .....	0	0	0	0	0		
Debt securities that reprice or mature within 1 year .....	12,255	9,472	13,935	11,065	11,056	29.38	45.91
Trading assets .....	0	0	0	0	0		
Total earning assets .....	15,947,175	13,527,475	14,056,399	12,655,580	11,102,385	17.89	129.91
Non-interest-bearing cash and due from depository institutions .....	212,559	167,596	167,146	192,896	177,201	26.83	49.01
Premises, fixed assets, and leases .....	142,407	121,967	123,473	129,309	133,802	16.76	53.73
Other real estate owned .....	6,521	601	558	940	7,527	985.02	-45.17
Investment in unconsolidated subsidiaries .....	2,012	2,012	2,012	2,012	2,322	0.00	0.00
Intangible and other assets .....	1,470,063	1,103,691	1,103,806	1,086,473	1,034,017	33.20	137.03
Total assets .....	17,780,492	14,923,097	15,453,149	14,067,210	12,457,254	19.15	127.79
Quarterly average assets .....	17,778,221	14,758,597	15,298,655	13,968,047	12,479,039	20.46	134.80
Average loans and leases (YTD) .....	10,215,558	9,259,473	9,171,311	9,050,081	7,686,861	10.33	92.43
<b>Memoranda</b>							
Loans held-for-sale .....	9,060	18,582	11,187	3,966	9,037	-51.24	124.48
Loans not held-for-sale .....	11,397,417	9,121,250	9,241,861	9,243,174	8,459,310	24.95	103.05
Real estate loans secured by 1–4 family .....	2,408,383	1,635,922	1,691,942	1,744,466	1,738,551	47.22	87.04
Commercial real estate loans .....	4,433,731	3,708,198	3,645,245	3,664,173	3,599,955	19.57	80.03
Construction and land development .....	745,983	491,200	523,066	484,723	787,568	51.87	68.63
Multifamily .....	762,702	797,242	713,565	775,019	598,683	-4.33	49.95
Nonfarm nonresidential .....	2,925,046	2,419,756	2,408,614	2,404,431	2,213,704	20.88	93.48
Real estate loans secured by farmland .....	154,193	171,492	169,356	198,824	240,311	-10.09	4.68
Total investment securities .....	4,630,271	4,148,555	4,524,594	3,146,783	2,596,059	11.61	245.21
U.S. Treasury securities .....	16,189	1,000	1,000	0	0	1518.90	3150.80
US agency securities (excluding mortgage-backed securities) .....	517,943	72,218	466,593	33,517	54,494	617.19	2189.96
Municipal securities .....	2,622,776	2,315,271	2,633,833	1,877,812	1,253,911	13.28	323.50
Mortgage-backed securities .....	1,458,022	1,754,338	1,417,390	1,229,819	1,286,123	-16.89	119.23
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	15,341	5,728	5,778	5,635	1,531	167.82	1387.97
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Available-for-sale securities .....	2,296,347	2,426,896	2,344,547	1,919,115	1,790,021	-5.38	210.01
U.S. Treasury securities .....	16,189	1,000	1,000	0	0	1518.90	3150.80
US agency securities (excluding mortgage-backed securities) .....	124,612	11,541	95,136	2,430	38,875	979.73	
Municipal securities .....	1,505,250	1,451,845	1,576,532	1,257,885	899,796	3.68	299.08
Mortgage-backed securities .....	636,455	958,282	667,601	654,665	851,319	-33.58	92.73
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	13,841	4,228	4,278	4,135	31	227.37	44548.39
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	-308,400	39,188	22,456	52,625	21,528		
Available-for-sale securities appreciation (depreciation) .....	-246,081	92,436	75,896	111,730	49,605		
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	826,134	877,127	873,168	890,025	503,427	-5.81	59.10

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,435,331	2,479,853	2,709,646	2,298,138	1,736,396	38.53	145.57
NOW, ATS and transaction accounts .....	5,349,546	4,781,751	4,994,544	4,523,014	3,514,171	11.87	230.71
Time deposits less brokered deposits < \$250K .....	322,915	386,984	250,128	356,993	838,869	-16.56	-57.31
MMDA and other savings accounts .....	4,875,880	4,157,551	4,334,802	3,661,713	2,896,177	17.28	185.39
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	13,983,672	11,806,139	12,289,120	10,839,858	8,985,613	18.44	155.11
Time deposits of \$250K or more .....	224,349	112,515	97,830	133,179	292,058	99.39	89.90
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	286,468	146,904	181,577	177,102	242,946	95.00	9.13
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	376,212	75,000	75,000	55,000	41,300	401.62	139.23
Other borrowings w/remaining maturity over 1 year .....	228,865	264,243	264,055	339,430	314,772	-13.39	41.58
Brokered deposits < \$250K .....	362,848	284,746	345,627	388,573	562,285	27.43	-13.25
Noncore funding .....	1,478,742	883,408	964,089	1,093,284	1,453,361	67.39	32.29
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	145,086	113,498	113,618	113,380	133,685	27.83	18.39
Other liabilities .....	195,351	248,252	173,751	145,043	98,158	-21.31	299.82
Total liabilities .....	15,802,851	13,051,297	13,540,578	12,191,565	10,670,817	21.08	133.40
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	25,125	125	125	125	125	20000.00	20000.00
Common stock .....	7,383	6,747	6,676	6,740	6,921	9.43	36.87
Common surplus .....	1,226,405	1,009,192	987,431	1,006,346	1,056,677	21.52	106.06
Retained earnings .....	917,311	795,666	864,839	788,578	696,520	15.29	111.21
Accumulated other comprehensive income .....	-198,556	60,080	55,113	74,836	27,874		
Other equity capital components .....	-27	-10	-1,613	-980	-1,680		
Total holding company equity capital .....	1,977,641	1,871,800	1,912,571	1,875,645	1,786,437	5.65	91.06
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,977,641	1,871,800	1,912,571	1,875,645	1,786,437	5.65	91.06
Total liabilities and capital .....	17,780,492	14,923,097	15,453,149	14,067,210	12,457,254	19.15	127.79
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,435,331	2,479,853	2,709,646	2,298,138	1,736,396	38.53	145.57
Interest-bearing deposits .....	11,135,538	9,723,547	10,022,931	9,063,472	8,103,560	14.52	141.09
Total deposits .....	14,570,869	12,203,400	12,732,577	11,361,610	9,839,956	19.40	142.13
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,912,571	1,875,645	1,875,645	1,786,437	1,408,260		
Accounting restatements .....	0	-68,040	-68,040	0	0		
Net income .....	87,577	105,028	205,531	148,600	164,460		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	3,905	3,833	-17,999	-48,832	-12,549		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	27	10	1,613	980	1,680		
Changes incident to business combinations .....	262,389	0	0	0	229,926		
Less: Dividends declared .....	35,105	29,900	61,230	56,542	51,276		
Change in other comprehensive income .....	-253,669	-14,756	-19,723	46,962	49,296		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,977,641	1,871,800	1,912,571	1,875,645	1,786,437		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	39.35	38.78	48	36.96	36.32	47	35.63	36.25	45	39.86	36.22	51	44.78	37.78	58
Commercial and industrial loans .....	18.55	11.05	84	17.90	12.25	81	17.57	10.76	80	19.74	13.52	79	16.94	12.02	75
Loans to individuals .....	0.88	3.52	41	0.88	3.48	37	0.96	3.36	45	0.94	3.40	41	1.11	4.20	38
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0.04	0.04	80
Agricultural loans.....	0.34	0.19	76	0.43	0.21	81	0.50	0.18	83	0.59	0.19	85	0.75	0.24	84
Other loans and leases.....	5.03	4.45	62	5.08	4.22	65	5.22	4.47	64	4.61	4.63	58	4.35	5.01	53
Net loans and leases.....	62.88	61.60	50	59.91	59.81	47	58.61	58.67	51	64.81	61.58	51	67.33	63.77	47
Debt securities over 1 year.....	25.97	19.46	74	27.74	17.61	84	29.19	19.46	78	22.29	15.55	78	20.75	14.60	84
Mutual funds and equity securities .....	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal .....	88.85	82.34	81	87.64	78.32	89	87.80	79.22	85	87.10	78.16	86	88.09	79.65	81
Interest-bearing bank balances .....	0.77	4.59	8	2.94	9.11	15	3.07	8.50	22	2.79	7.51	19	0.95	3.06	24
Federal funds sold and reverse repos .....	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	0.07	1.68	6	0.06	1.53	8	0.09	1.56	8	0.08	1.68	8	0.09	1.91	7
Trading assets .....	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	89.69	90.95	34	90.65	91.43	40	90.96	91.77	40	89.97	91.05	34	89.12	89.53	42
Non-interest cash and due from depository institutions.....	1.20	1.01	72	1.12	1.01	55	1.08	0.82	73	1.37	1.07	77	1.42	1.14	73
Other real estate owned.....	0.04	0.01	87	0	0.02	37	0	0.01	40	0.01	0.02	35	0.06	0.03	80
All other assets.....	9.12	7.97	63	8.23	7.50	61	7.96	7.35	61	8.66	7.82	63	9.45	9.27	53
<b>Memoranda</b>															
Short-term investments .....	0.84	7.68	1	3	12.01	6	3.16	11.47	13	2.87	11.17	11	1.04	7.63	8
U.S. Treasury securities.....	0.09	1.96	22	0.01	1.08	33	0.01	1.47	25	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities) .....	2.91	0.84	87	0.48	0.77	57	3.02	0.82	88	0.24	0.63	46	0.44	0.54	57
Municipal securities .....	14.75	1.75	96	15.51	1.72	97	17.04	1.73	97	13.35	1.69	96	10.07	1.34	97
Mortgage-backed securities .....	8.20	13.68	25	11.76	12.97	46	9.17	14.14	29	8.74	11.75	39	10.32	11.44	44
Asset-backed securities .....	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	0.09	0.52	42	0.04	0.52	37	0.04	0.53	34	0.04	0.42	41	0.01	0.39	32
Loans held-for-sale.....	0.05	0.35	41	0.12	0.42	40	0.07	0.55	36	0.03	0.52	22	0.07	0.39	31
Loans held for investment .....	64.10	61.41	53	61.12	59.85	52	59.81	58.06	54	65.71	61.72	56	67.91	63.50	50
Real estate loans secured by 1–4 family .....	13.55	12.26	61	10.96	11.69	49	10.95	11.46	51	12.40	11.91	53	13.96	13.29	55
Revolving .....	3.21	1.49	84	3.16	1.45	84	3.29	1.42	87	3.46	1.66	83	4.42	2.07	87
Closed-end, secured by first liens .....	10.25	10.40	53	7.68	9.84	40	7.56	9.67	40	8.79	9.81	45	9.23	10.69	42
Closed-end, secured by junior liens .....	0.08	0.18	45	0.12	0.20	44	0.10	0.17	46	0.16	0.22	51	0.30	0.28	64
Commercial real estate loans .....	24.94	24.34	52	24.85	22.48	53	23.59	22.69	52	26.05	22.22	58	28.90	22.23	58
Construction and land development .....	4.20	3.75	59	3.29	3.35	52	3.38	3.34	56	3.45	3.40	55	6.32	3.44	78
Multifamily .....	4.29	3.69	66	5.34	3.31	78	4.62	3.57	75	5.51	3.12	82	4.81	3.01	78
Nonfarm nonresidential .....	16.45	15.50	54	16.21	14.81	53	15.59	14.57	54	17.09	14.72	58	17.77	14.69	60
Real estate loans secured by farmland .....	0.87	0.35	81	1.15	0.34	84	1.10	0.30	87	1.41	0.33	87	1.93	0.36	92

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	61.34	62.08	42	60.35	59.66	43	59.51	61.05	38	60.64	57.15	48	65.88	57.46	53
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	61.34	62.08	42	60.35	59.66	43	59.51	61.05	38	60.64	57.15	48	65.88	57.46	53
Real estate loans secured by 1–4 family.....	21.11	20.31	52	17.90	19.82	43	18.29	19.86	44	18.86	19.43	46	20.53	20.75	48
Revolving .....	5.01	2.40	84	5.16	2.42	87	5.49	2.43	89	5.26	2.64	86	6.51	3.15	87
Closed-end.....	16.11	17.67	43	12.74	17.22	33	12.79	17.24	35	13.61	16.59	36	14.02	17.39	36
Commercial real estate loans .....	38.87	38.23	45	40.57	36.54	53	39.40	37.86	48	39.62	34.63	55	42.51	33.52	63
Construction and land development.....	6.54	5.97	57	5.37	5.50	55	5.65	5.65	54	5.24	5.26	55	9.30	5.09	80
1–4 family.....	0.88	1.34	52	0.52	1.11	46	0.63	1.18	50	0.45	0.93	44	0.81	0.94	55
Other.....	5.66	4.56	63	4.86	4.33	58	5.02	4.40	58	4.79	4.19	59	8.50	4.02	88
Multifamily.....	6.69	5.72	66	8.72	5.34	79	7.71	5.78	74	8.38	4.96	81	7.07	4.69	77
Nonfarm nonresidential .....	25.64	24.64	52	26.47	24.14	50	26.03	24.56	52	26	22.93	54	26.14	22.15	57
Owner-occupied.....	11.09	8.28	66	10.43	8.14	65	10.66	8.29	64	10.37	7.68	68	10.74	7.72	72
Other.....	14.56	16.13	44	16.04	15.71	52	15.37	15.94	47	15.64	14.95	53	15.40	14.34	54
Real estate loans secured by farmland.....	1.35	0.59	81	1.88	0.59	84	1.83	0.54	84	2.15	0.54	86	2.84	0.55	90
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0.06	0.11	79
Commercial and industrial loans .....	28.91	18.46	83	29.22	20.98	78	29.34	18.86	80	30.03	22.17	77	24.91	19.53	72
Loans to individuals .....	1.38	6.27	39	1.43	6.28	37	1.60	6.24	43	1.43	6.13	39	1.64	7.13	35
Credit card loans .....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	47
Agricultural loans.....	0.53	0.32	75	0.70	0.37	81	0.83	0.34	83	0.90	0.32	85	1.11	0.37	84
Other loans and leases.....	7.84	8.30	60	8.30	8.03	63	8.72	8.75	61	7.01	9.09	55	6.40	9.85	48
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	424.92	407.54	50	372.78	383.17	41	362.60	391.81	39	396.93	381.27	44	417.70	391.26	48
Real estate loans secured by 1–4 family.....	146.27	130.40	65	110.57	124.52	45	111.41	126.06	44	123.48	125.03	51	130.17	138.18	48
Revolving .....	34.68	15.55	87	31.89	15.53	84	33.46	15.44	86	34.41	17.42	82	41.26	21.26	78
Closed-end.....	111.59	113.22	56	78.68	107.53	37	77.96	108.85	36	89.07	106.14	41	88.91	115.20	39
Commercial real estate loans .....	269.28	254.23	53	250.63	238.21	51	240.04	245.88	46	259.37	234.65	51	269.53	229.44	52
Construction and land development.....	45.31	38.88	59	33.20	35.52	49	34.44	35.95	53	34.31	35.62	53	58.97	34.95	76
1–4 family.....	6.06	8.60	51	3.19	7.06	45	3.83	7.42	48	2.95	6.34	45	5.10	6.61	53
Other.....	39.24	29.76	65	30.01	28.07	54	30.61	28.11	56	31.36	28.16	57	53.86	27.32	84
Multifamily.....	46.32	39.14	69	53.88	34.78	77	46.99	38.66	73	54.86	32.74	79	44.82	31.04	79
Nonfarm nonresidential .....	177.65	162.28	55	163.54	157.17	49	158.61	158.05	50	170.20	155.06	53	165.74	152.10	54
Owner-occupied.....	76.80	54.20	68	64.44	52.65	65	64.98	52.99	63	67.85	52.37	66	68.11	53.07	66
Other.....	100.85	106.54	46	99.10	102.08	50	93.63	102.54	45	102.35	100.54	51	97.63	97.41	50
Real estate loans secured by farmland.....	9.36	3.62	82	11.59	3.59	84	11.15	3.22	85	14.07	3.44	88	17.99	3.60	90
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0.38	0.44	79
Commercial and industrial loans .....	200.27	115.10	84	180.53	127.07	76	178.75	114.45	80	196.55	139.91	75	157.97	122.02	68
Loans to individuals .....	9.56	35.52	41	8.85	35.29	37	9.76	34.55	42	9.34	37.47	38	10.38	43.51	33
Credit card loans .....	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0.02	4.34	48
Agricultural loans.....	3.69	1.81	77	4.29	2.01	80	5.08	1.86	83	5.88	1.88	84	7.03	2.18	84
Other loans and leases.....	54.34	50.19	64	51.28	46.75	64	53.12	51.06	64	45.86	49.54	59	40.59	52.44	53
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	27.78	30.64	43	30.14	28.84	52	28.73	30.07	47	29.26	27.32	52	31.77	26.45	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	192.48	203.71	48	186.18	187.37	50	175.06	195.33	44	191.52	183.76	50	201.42	178.57	54
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	269.28	261.50	50	250.63	244.59	48	240.04	252.85	45	259.37	240.85	50	269.53	236.10	52

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	0.84	7.68	1	3	12.01	6	3.16	11.47	13	2.87	11.17	11	1.04	7.63	8
Liquid assets .....	13.17	25.39	19	16.31	28.17	16	16.35	29.03	21	13.14	26.22	16	13.13	22.44	22
Investment securities .....	26.04	21.68	66	27.80	19.64	75	29.28	21.63	70	22.37	17.85	72	20.84	16.99	70
Net loans and leases .....	62.88	61.60	50	59.91	59.81	47	58.61	58.67	51	64.81	61.58	51	67.33	63.77	47
Net loans, leases and standby letters of credit .....	63.10	62.44	48	60.13	60.62	47	58.84	59.49	51	65.02	62.48	50	67.58	64.84	45
Core deposits .....	78.65	75.64	49	79.11	74.75	56	79.53	75.71	57	77.06	70.67	61	72.13	63.09	65
Noncore funding .....	8.32	10.86	51	5.92	10.89	38	6.24	10.30	40	7.77	14.13	36	11.67	19.36	32
Time deposits of \$250K or more .....	1.26	1.54	51	0.75	1.81	23	0.63	1.58	22	0.95	2.11	22	2.34	2.94	48
Foreign deposits .....	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	1.61	1.20	73	0.98	1.20	60	1.18	1.23	65	1.26	1.47	60	1.95	1.94	66
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	1.61	0.50	82	0.98	0.52	71	1.18	0.54	74	1.26	0.54	72	1.95	0.48	81
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	2.12	1.63	65	0.50	0.99	55	0.49	1	52	0.39	1.24	42	0.33	3.01	19
Earning assets that reprice within 1 year .....	34.61	36.16	46	36.74	38.93	42	37.04	37.37	51	36.55	39.38	41	39.58	39.29	50
Interest-bearing liabilities that reprice within 1 year .....	4.13	6.49	40	4.24	7.04	36	3.60	6.39	33	4.67	8.20	35	11.98	10.19	71
Long-term debt that reprices within 1 year .....	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	30.48	28.22	54	32.50	30.25	51	33.45	29.65	60	31.88	29.11	54	27.60	26.63	49
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	8.41	3.09	72	3.33	-1.82	70	3.51	-2.33	68	5.63	3.20	65	12.06	14.45	43
Net short-term noncore funding dependence .....	5.86	-1.79	79	1.05	-8.21	79	1.36	-7.71	77	-0.11	-4.76	67	4.65	3.38	46
Short-term investment / Short-term noncore funding .....	13.86	166.36	6	76.61	284.81	17	72.54	273.46	21	103.44	184.19	33	20.20	77.77	26
Liquid assets - short-term noncore funding / Nonliquid assets .....	8.21	28.61	23	14.80	34.02	23	14.34	36.68	22	11.94	28.18	27	9.20	16.97	42
Net loans and leases / Total deposits .....	76.73	76.80	51	73.26	74.66	46	71.14	72.79	48	80.24	79.43	53	85.24	90.31	36
Net loans and leases / Core deposits .....	79.95	82.80	48	75.72	81.17	43	73.70	78.25	45	84.10	88.34	46	93.35	103.93	35
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-21.21	-6.37	7	2.94	0.84	90	1.63	0.12	89	4.10	1.57	84	1.71	0.72	85
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-16.92	-13.54	34	6.95	1.94	93	5.52	-0.25	96	8.71	4.31	87	3.95	1.36	91
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	50.41	23.58	82	41.50	13.42	87	48.18	14.28	88	39.01	11.38	88	31.05	12.67	80
Available-for-sale securities .....	49.59	74.56	17	58.50	84.66	12	51.82	83.77	11	60.99	87.23	11	68.95	85.40	20
U.S. Treasury securities .....	0.35	9.26	21	0.02	5.52	30	0.02	6.70	24	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities) .....	11.19	4.02	84	1.74	4.50	49	10.31	4.12	80	1.07	4.01	44	2.10	3.49	52
Municipal securities .....	56.64	8	99	55.81	8.87	98	58.21	8.22	99	59.67	9.83	98	48.30	7.75	96
Mortgage-backed securities .....	31.49	63.23	10	42.29	66.59	13	31.33	66.54	9	39.08	66.64	15	49.54	67.43	23
Asset-backed securities .....	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities .....	0.33	3.01	39	0.14	3.17	33	0.13	3.08	32	0.18	3.01	39	0.06	2.94	28
Mutual funds and equity securities .....	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less .....	0.26	8.89	4	0.23	8.69	4	0.31	7.78	3	0.35	10.55	5	0.43	11.86	4
Debt securities 1 to 5 years .....	1.50	20.02	5	0.78	17.05	3	0.79	18.25	5	0.89	17.03	7	1.94	17.94	13
Debt securities over 5 years .....	98.23	68.75	98	98.99	72.17	99	98.91	71.11	98	98.76	69.86	96	97.64	66.02	96
Pledged securities .....	17.84	30.80	35	21.14	33.87	36	19.30	32.26	33	28.28	35.67	41	19.39	30.57	39
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-66.78	-31.70	18	13.74	51.37	36	21	27.98	54	211.92	183.32	66	135.82	26.69	90
Investment securities .....	11.61	21.19	43	48.73	33.34	68	43.78	31.36	69	21.21	23.62	56	59.02	11.75	90
Core deposits .....	18.44	9.58	78	15.20	16.88	54	13.37	16.94	50	20.64	26.88	31	23.19	11.23	82
Noncore funding .....	67.39	10.50	89	-39.95	-23.76	30	-11.82	-14.79	56	-24.78	-12.18	36	45.01	6.59	88

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
Loan commitments (reported semiannually, June/Dec) .....	4,534,577	3,884,912		3,917,215		3,443,514		3,005,064							
Commit: Secured commercial real estate loans .....	751,046	471,673		627,071		393,648		369,124							
Commit: Unsecured real estate loans .....	0	0		0		0		0							
Credit card lines (reported semiannually, June/Dec) .....	0	0		0		0		10,858							
Securities underwriting .....	0	0		0		0		0							
Standby letters of credit .....	38,572	32,505		34,473		29,555		30,200							
Commercial and similar letters of credit .....	140	0		140		0		0							
Securities lent .....	0	0		0		0		0							
Credit derivatives - notional amount (holding company as guarantor) .....	0	0		0		0		0							
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0		0		0		0							
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0		0		0		0							
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0		0		0		0							
<b>Derivative Contracts</b>															
Interest rate futures and forward contracts .....	14,744	21,677		12,255		29,149		23,575							
Written options contracts (interest rate) .....	31,598	68,500		30,423		64,469		20,796							
Purchased options contracts (interest rate) .....	0	0		0		0		0							
Interest rate swaps .....	2,713,250	2,124,906		2,184,300		2,040,261		1,452,958							
Futures and forward foreign exchange .....	0	0		0		0		0							
Written options contracts (foreign exchange) .....	0	0		0		0		0							
Purchased options contracts (foreign exchange) .....	0	0		0		0		0							
Foreign exchange rate swaps .....	0	0		0		0		0							
Commodity and other futures and forward contracts .....	0	0		0		0		0							
Written options contracts (commodity and other) .....	0	0		0		0		0							
Purchased options contracts (commodity and other) .....	0	0		0		0		0							
Commodity and other swaps .....	0	0		0		0		0							
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	25.50	24.48	60	26.03	22.45	68	25.35	22.78	65	24.48	22.01	65	24.12	23.52	59
Standby letters of credit .....	0.22	0.66	24	0.22	0.67	18	0.22	0.65	22	0.21	0.71	20	0.24	0.84	23
Commercial and similar letters of credit .....	0	0.02	46	0	0.02	19	0	0.02	46	0	0.02	20	0	0.02	17
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	15.52	44.65	50	14.84	49.75	46	14.41	46.30	47	15.17	48.62	38	12.02	68.47	30
Interest rate contracts .....	15.52	32.11	52	14.84	35.96	49	14.41	32.46	50	15.17	34.36	41	12.02	47.31	33
Interest rate futures and forward contracts .....	0.08	3.60	44	0.15	5.17	41	0.08	3.25	36	0.21	6.21	33	0.19	10.67	37
Written options contracts (interest rate) .....	0.18	1.58	43	0.46	1.82	46	0.20	1.41	37	0.46	2.18	39	0.17	2.47	32
Purchased options contracts (interest rate) .....	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps .....	15.26	21.90	58	14.24	20.67	55	14.13	20.49	56	14.50	20.83	49	11.66	28.86	42
Foreign exchange contracts .....	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	44.39	46.07	60	41.96	42.93	66	42.71	44.98	62	38.05	42.82	62	39.09	45.53	59

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	2,759,592	2,215,083	2,226,978	2,133,879	1,497,329
Interest rate contracts .....	2,759,592	2,215,083	2,226,978	2,133,879	1,497,329
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	14,744	21,677	12,255	29,149	23,575
Written options .....	31,598	68,500	30,423	64,469	20,796
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	31,598	68,500	30,423	64,469	20,796
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	2,713,250	2,124,906	2,184,300	2,040,261	1,452,958
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	2,759,592	2,215,083	2,226,978	2,133,879	1,497,329
Interest rate contracts .....	2,759,592	2,215,083	2,226,978	2,133,879	1,497,329
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,713,250	2,146,583	2,196,555	2,069,410	1,476,533
One year or less .....	108,225	127,871	182,802	132,267	66,715
Over 1 year to 5 years .....	678,722	475,935	484,894	390,174	334,533
Over 5 years .....	1,926,303	1,542,777	1,528,859	1,546,969	1,075,285
Gross negative fair value (absolute value) .....	55,982	54,489	42,244	77,535	29,680
Gross positive fair value.....	56,299	51,855	41,135	74,352	27,868
Held for trading.....	0	0	0	0	0
Non-traded.....	56,299	51,855	41,135	74,352	27,868
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	0.53	9.78	26	0.98	12.57	29	0.55	11.16	23	1.37	14.05	22	1.57	13.49	27
Written options .....	1.15	5.78	36	3.09	7.49	43	1.37	6.28	35	3.02	8.18	36	1.39	5.91	32
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	1.15	5.46	38	3.09	7.20	46	1.37	5.96	37	3.02	7.73	39	1.39	5.10	33
Purchased options .....	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	98.32	74.97	82	95.93	71.23	76	98.08	74.26	85	95.61	68.76	80	97.04	69.75	80
Held for trading .....	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts .....	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts .....	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	98.32	93.09	49	96.91	91.87	47	98.63	92.53	54	96.98	91.48	54	98.61	93.86	58
One year or less .....	3.92	31.78	24	5.77	28.05	26	8.21	27.56	33	6.20	32.05	25	4.46	32.17	20
Over 1 year to 5 years .....	24.60	24.76	52	21.49	26.03	40	21.77	27.01	42	18.28	27.06	39	22.34	30.45	43
Over 5 years .....	69.80	27.14	87	69.65	30.08	85	68.65	29.89	85	72.50	29.56	90	71.81	28.09	89
Gross negative fair value (absolute value) .....	2.03	1.56	68	2.46	1.25	81	1.90	0.98	87	3.63	1.55	86	1.98	0.83	89
Gross positive fair value .....	2.04	1.74	66	2.34	1.68	75	1.85	1.34	74	3.48	2.23	80	1.86	1.19	78
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.04	0.07	57	0.04	0.05	68	0.03	0.04	68	0.06	0.07	70	0.02	0.06	66
Gross positive fair value (X) .....	0.04	0.08	58	0.04	0.07	55	0.03	0.05	56	0.06	0.09	50	0.02	0.07	41
Held for trading (X) .....	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0.04	0.02	83	0.04	0.01	88	0.03	0.01	87	0.06	0.02	88	0.02	0.01	80
Current credit exposure (X) .....	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.54	6	0	0.63	5	0	0.46	5	0	0.85	5	0	0.73	4

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	195,397	130,648	130,648	80,284	80,552
Gross losses .....	1,898	6,034	11,884	10,485	6,621
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	2,222	1,106	2,578	2,176	3,553
Net losses .....	-324	4,928	9,306	8,309	3,068
Provision for loan and lease losses .....	16,755	0	0	58,673	2,800
Adjustments .....	13,799	74,055	74,055	0	0
Ending balance .....	226,275	199,775	195,397	130,648	80,284
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>																
Provision for loan and lease losses / Average assets .....	0.20	0.08	86	0	-0.14	77	0	-0.09	74	0.44	0.51	40	0.03	0.15	17	
Provision for loan and lease losses / Average loans and leases .....	0.33	0.14	84	0	-0.25	77	0	-0.16	74	0.65	0.82	41	0.04	0.24	13	
Provision for loan and lease losses / Net loan and lease losses .....	-5,171.30	198.72	3	0	77.32	64	0	-105.48	64	706.14	487.86	78	91.26	130.58	18	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.99	1.17	90	2.19	1.39	89	2.11	1.23	90	1.41	1.58	42	0.95	0.83	63	
Allowance for loan and lease losses / Total loans and leases .....	1.98	1.15	90	2.19	1.37	89	2.11	1.20	90	1.41	1.55	43	0.95	0.81	65	
Allowance for loan and lease losses / Net loans and leases losses (X) .....	28.67			20.27	15.27	77	21	21.39	67	15.72	11.58	76	26.17	8.03	88	
Allowance for loan and lease losses / Nonaccrual assets .....	492.22	413.77	72	347.10	318.67	72	453.76	364.13	73	212.54	299.17	42	503.38	218.72	87	
ALLL / 90+ days past due + nonaccrual loans and leases .....	485.96	319.24	78	346	260.68	75	443.83	287.08	77	209.99	244.34	48	501.21	151.73	94	
Gross loan and lease losses / Average loans and leases .....	0.04	0.16	23	0.13	0.22	39	0.13	0.19	45	0.12	0.34	21	0.09	0.28	23	
Recoveries / Average loans and leases .....	0.04	0.07	39	0.02	0.08	25	0.03	0.08	23	0.02	0.07	20	0.05	0.08	39	
Net losses / Average loans and leases .....	-0.01	0.08	12	0.11	0.13	50	0.10	0.11	57	0.09	0.27	31	0.04	0.21	19	
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40	
Recoveries / Prior year-end losses .....	18.70	23.25	43	10.55	16.12	35	24.59	34.67	37	32.87	33.98	57	44.51	36.22	76	
Earnings coverage of net loan and lease losses (X) .....	-356.41	-9.51	10	25.22	4.52	68	25.87	39.72	59	27.52	22.91	69	64.08	24.40	88	
<b>Net Loan and Lease Losses By Type</b>																
Real estate loans .....	-0.02	-0.01	21	0.15	0.03	88	0.07	0.02	83	0	0.04	29	0.04	0.01	79	
Real estate loans secured by 1-4 family .....	0	-0.02	65	0.01	-0.01	75	-0.01	-0.02	50	0.02	0.01	68	0	0.01	48	
Revolving .....	-0.01	-0.08	55	0.11	-0.05	88	0.06	-0.07	89	0.10	0.01	84	-0.01	0.02	30	
Closed-end .....	0	-0.02	82	-0.04	-0.01	22	-0.04	-0.01	21	-0.01	0	27	0	0	57	
Commercial real estate loans .....	-0.04	0	11	0.22	0.05	87	0.11	0.04	82	-0.01	0.07	6	0.07	0.01	90	
Construction and land development .....	0	-0.02	73	0	0	78	0	0	78	-0.02	0	26	0.16	-0.01	95	
1-4 family .....	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55	
Other .....	0	-0.01	71	0	-0.01	82	0	0	81	-0.02	0	20	0.16	-0.01	95	
Multifamily .....	0.03	0	96	0	0.01	51	0.01	0.01	82	0	0	24	0.21	0	99	
Nonfarm nonresidential .....	-0.06	0	10	0.34	0.07	91	0.16	0.05	85	0	0.11	5	0	0.02	24	
Owner-occupied .....	-0.06	0	3	0.05	0.01	89	0.03	0.01	84	0	0.02	43	0	0.01	33	
Other .....	0	0	29	0.29	0.06	88	0.14	0.04	85	-0.01	0.08	4	0	0.01	18	
Real estate loans secured by farmland .....	0	0	55	0.05	-0.01	93	-0.02	0	17	0.04	0.02	82	0	0.01	18	
Commercial and industrial loans .....	0	0.10	39	0.05	0.20	35	0.19	0.17	61	0.28	0.47	42	0.01	0.37	8	
Loans to individuals .....	0.58	0.65	54	0.16	0.78	16	0.24	0.71	24	0.29	1.13	19	0.12	1.17	9	
Credit card loans .....														4.73	3.11	82
Agricultural loans .....	-0.01	0.01	19	-0.06	0.03	9	-0.03	0.02	18	-0.09	0.19	6	0.01	0.08	63	
Loans to foreign governments and institutions .....														0		
Other loans and leases .....	0	0.14	19	0	0.08	37	0	0.10	32	0	0.15	25	0.04	0.15	49	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....		34,731		19,389		10,798		26,949		15,878					
90+ days past due loans and leases .....		592		183		963		746		69					
Nonaccrual loans and leases.....		45,970		57,556		43,062		61,471		15,949					
Total past due and nonaccrual loans and leases.....		81,293		77,128		54,823		89,166		31,896					
Restructured 30-89 days past due .....		177		315		126		1,147		443					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		12,539		1,408		13,670		1,710		709					
Total restructured loans and leases .....		12,716		1,723		13,796		2,857		1,152					
30-89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		56		314		203		2,093		398					
Other real estate owned.....		6,521		601		558		940		7,527					
<b>Other Assets</b>															
30-89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases.....	0.30	0.32	57	0.21	0.27	50	0.12	0.32	22	0.29	0.39	44	0.19	0.43	23
90+ days past due loans and leases .....	0.01	0.09	33	0	0.10	27	0.01	0.10	38	0.01	0.12	31	0	0.15	17
Nonaccrual loans and leases.....	0.40	0.38	57	0.63	0.58	63	0.47	0.46	54	0.66	0.66	58	0.19	0.51	15
90+ days past due and nonaccrual loans and leases.....	0.41	0.53	46	0.63	0.73	50	0.48	0.62	42	0.67	0.85	44	0.19	0.71	7
30-89 days past due restructured.....	0	0.01	54	0	0.01	60	0	0.01	51	0.01	0.01	71	0.01	0.01	53
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured.....	0.11	0.09	66	0.02	0.12	15	0.15	0.10	72	0.02	0.13	18	0.01	0.14	15
30-89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.30	0.32	57	0.21	0.27	50	0.12	0.32	22	0.29	0.40	44	0.19	0.43	23
90+ days past due assets .....	0.01	0.10	31	0	0.10	25	0.01	0.10	36	0.01	0.12	29	0	0.15	14
Nonaccrual assets .....	0.40	0.39	57	0.63	0.59	63	0.47	0.47	54	0.66	0.67	56	0.19	0.53	15
30+ days past due and nonaccrual assets .....	0.71	0.88	48	0.84	1.04	47	0.59	0.97	32	0.96	1.29	42	0.38	1.19	8
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.26	0.32	51	0.39	0.43	53	0.28	0.36	45	0.44	0.52	48	0.13	0.44	11
90+ days past due and nonaccrual assets + other real estate owned .....	0.30	0.34	57	0.39	0.46	50	0.29	0.37	43	0.45	0.55	43	0.19	0.48	15
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.30	0.38	45	0.39	0.52	40	0.28	0.41	38	0.47	0.60	37	0.20	0.53	17
Allowance for loan and lease losses .....	23.30	57.44	18	29.43	67.93	18	22.49	62.64	12	50.25	66.66	37	30.29	115.41	7
Equity capital + allowance for loan and lease losses .....	2.39	3.52	39	2.84	4.43	31	2.08	3.60	31	3.27	4.97	30	1.30	4.28	15
Tier 1 capital + allowance for loan and lease losses.....	3.14	3.97	48	3.84	5.28	37	2.80	4.30	34	4.65	6.05	37	1.82	5.65	12
Loans and leases + other real estate owned .....	0.46	0.63	45	0.64	0.88	39	0.47	0.71	37	0.71	0.97	34	0.29	0.85	11

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.41	0.26	76	0.13	0.24	40	0.11	0.26	28	0.25	0.39	40	0.22	0.38	31
	90+ days past due .....		0.01	0.11	48	0	0.12	40	0.01	0.12	44	0	0.16	35	0	0.16	30
	Nonaccrual.....		0.55	0.45	69	1.02	0.65	81	0.64	0.52	70	1.05	0.76	75	0.26	0.46	31
Commercial and industrial	30–89 days past due .....		0.17	0.28	48	0.40	0.17	85	0.16	0.24	50	0.45	0.23	82	0.15	0.31	33
	90+ days past due .....		0	0.03	37	0	0.02	16	0.02	0.04	61	0.02	0.03	60	0	0.05	29
	Nonaccrual.....		0.23	0.46	31	0.05	0.64	7	0.28	0.57	33	0.08	0.75	10	0.06	0.83	11
Individuals	30–89 days past due .....		0.27	0.70	25	1.20	0.55	88	0.31	0.63	32	0.33	0.83	24	0.39	0.83	27
	90+ days past due .....		0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	34
	Nonaccrual.....		0.01	0.18	28	0.03	0.18	34	0	0.17	24	0.03	0.28	27	0.03	0.17	34
Depository institution loans	30–89 days past due .....			0.01			0		0.01			0		0	0	0	47
	90+ days past due .....			0			0		0			0		0	0	0	49
	Nonaccrual.....			0.01			0		0			0		0	0	0	48
Agricultural	30–89 days past due .....		0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0.19	0.67	56
Foreign governments	30–89 days past due .....			0			0.01			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due .....		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.28	0.39	47	0.22	0.35	45	0.28	0.46	38	0.34	0.65	27	0.47	0.67	42
	90+ days past due .....	0.02	0.22	53	0.01	0.27	45	0.02	0.24	50	0.01	0.33	41	0	0.31	33
	Nonaccrual .....	0.57	0.61	57	0.48	0.82	33	0.63	0.71	52	0.49	0.89	32	0.37	0.73	28
Revolving	30–89 days past due .....	0.37	0.26	69	0.30	0.29	57	0.28	0.28	55	0.59	0.48	62	0.62	0.45	66
	90+ days past due .....	0	0.02	35	0	0.02	34	0.06	0.02	82	0	0.03	68	0.01	0.05	58
	Nonaccrual .....	0.38	1.15	38	0.42	1.05	36	0.28	1.18	28	0.37	1.13	29	0.21	1	20
Closed-end	30–89 days past due .....	0.25	0.42	45	0.18	0.36	37	0.28	0.49	37	0.25	0.65	23	0.40	0.70	31
	90+ days past due .....	0.03	0.25	58	0.02	0.29	46	0	0.26	39	0.01	0.38	42	0	0.35	35
	Nonaccrual .....	0.63	0.60	64	0.50	0.77	36	0.78	0.67	68	0.54	0.87	37	0.45	0.70	39
Junior lien	30–89 days past due .....	0	0.01	50	0.01	0.01	48	0.01	0.01	45	0.01	0.02	45	0.01	0.02	38
	90+ days past due .....	0	0	36	0	0	36	0	0	76	0	0	32	0	0	29
	Nonaccrual .....	0.01	0.02	39	0.02	0.04	42	0.01	0.03	40	0.02	0.04	36	0.02	0.04	38
Commercial real estate	30–89 days past due .....	0.50	0.16	88	0.10	0.14	53	0.03	0.15	27	0.21	0.26	57	0.11	0.18	41
	90+ days past due .....	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual .....	0.56	0.32	79	1.28	0.52	86	0.66	0.38	76	1.35	0.62	88	0.19	0.23	49
Construction and development	30–89 days past due .....	1.93	0.22	93	0	0.12	18	0.01	0.17	40	0	0.28	26	0.21	0.28	61
	90+ days past due .....	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.01	0.16	39	0	0.36	28	0.13	0.20	63	0.03	0.41	30	0.12	0.20	60
1–4 family	30–89 days past due .....	0.08	0.02	84	0	0.02	33	0	0.02	30	0	0.03	28	0.20	0.06	86
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due .....	1.84	0.17	93	0	0.07	21	0.01	0.13	53	0	0.22	31	0.01	0.20	33
	90+ days past due .....	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0.01	0.13	46	0	0.29	30	0.13	0.16	71	0.03	0.35	36	0.12	0.17	65
Multifamily	30–89 days past due .....	0	0.04	29	0.25	0.06	86	0.02	0.07	62	0.25	0.09	81	0	0.08	19
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0.06	0.07	72	0.07	0.14	62	0.07	0.17	67	0.07	0.11	57	0.04	0.05	63
Nonfarm non-residential	30–89 days past due .....	0.27	0.13	76	0.06	0.14	43	0.04	0.13	40	0.24	0.23	63	0.11	0.14	47
	90+ days past due .....	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual .....	0.82	0.39	85	1.94	0.66	92	0.95	0.45	84	2.03	0.80	92	0.26	0.28	52
Owner Occupied	30–89 days past due .....	0.01	0.04	39	0.06	0.04	72	0.03	0.04	53	0.17	0.07	84	0.05	0.07	47
	90+ days past due .....	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual .....	0.19	0.14	62	0.09	0.25	25	0.02	0.17	18	0.13	0.27	29	0.12	0.16	50
Other	30–89 days past due .....	0.25	0.08	86	0	0.09	25	0.01	0.08	44	0.07	0.14	56	0.06	0.07	57
	90+ days past due .....	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual .....	0.64	0.21	86	1.85	0.40	95	0.94	0.23	90	1.90	0.44	93	0.14	0.10	67
Farmland	30–89 days past due .....	0	0.11	30	0	0.11	30	0	0.10	31	0.19	0.11	76	0	0.23	23
	90+ days past due .....	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0.04	0.63	47	0.40	1.10	56	0.37	0.69	60	0.51	1.13	51	0.41	0.84	51
Credit card	30–89 days past due .....		1.02			0.63			0.81			0.95		1.09	1.19	36
	90+ days past due .....		0.44			0.39			0.45			0.63		0	0.78	12
	Nonaccrual .....		0.11			0.08			0.10			0.05		0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,233,761	1,015,929	992,494	1,012,106	1,061,918										
Retained earnings .....	951,331	846,696	915,869	788,578	696,520										
Accumulated other comprehensive income (AOCI) .....	-198,556	60,080	55,113	74,836	27,874										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,986,536	1,922,705	1,963,476	1,875,520	1,786,312										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	744,839	567,564	564,241	564,982	569,468										
Accumulated other comprehensive income-related adjustments .....	-198,556	60,080	55,113	74,836	27,874										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,440,253	1,295,061	1,344,122	1,235,702	1,188,970										
Adjustments and deductions for common equity tier 1 capital .....	10,992	10,716	16,488	0	0										
Common equity tier 1 capital .....	1,429,261	1,284,345	1,327,634	1,235,702	1,188,970										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	25,000	46,487	46,606	46,368	66,363										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	25,000	46,487	46,606	46,368	66,363										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	25,000	46,487	46,606	46,368	66,363										
<b>Tier 1 Capital</b> .....	1,454,261	1,330,832	1,374,240	1,282,070	1,255,333										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	143,074	65,000	65,000	65,000	65,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	175,059	135,690	143,241	128,481	80,284										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	318,133	200,690	208,241	193,481	145,284										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	318,133	200,690	208,241	193,481	145,284										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,772,394	1,531,522	1,582,481	1,475,551	1,400,617										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	17,812,241	14,809,627	15,349,685	13,968,047	12,479,039										
Less: Deductions from common equity tier 1 capital .....	755,831	578,280	580,729	564,982	569,468										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	17,056,410	14,231,347	14,768,956	13,403,065	11,909,571										
Total risk-weighted assets .....	13,918,947	10,759,672	11,369,907	10,276,333	9,799,329										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	10.27	11.85	29	11.94	12.66	45	11.68	12.37	41	12.02	12.35	50	12.13	12.11	54
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	10.45	12.53	17	12.37	13.44	38	12.09	13.11	35	12.48	13.08	48	12.81	12.78	58
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	12.73	14.37	22	14.23	15.42	33	13.92	14.91	35	14.36	15.23	42	14.29	14.36	61
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.53	9.08	33	9.35	9.11	60	9.30	8.98	64	9.57	9.13	71	10.54	9.76	74
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....			0			0			0			0				0		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....			0			0			0			0				0		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			56			95			165			145				211	-41.05	7.69
Other insurance activities income .....			56			95			165			145				211	-41.05	7.69
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			323,013			294,462			291,041			292,745				288,206	9.70	61.41

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0.02	0.36	42	0.04	0.37	44	0.03	0.36	43	0.03	0.41	41	0.05	0.47	44			
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	19.22	12.13	78	19.24	11.54	82	18.54	12	77	20.72	11.03	91	21.58	11.51	86			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	916	992	924	1,264	1,283
Real estate loans.....	916	992	924	1,264	1,283
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	916	992	924	1,264	1,283
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42				1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20			5.18				27.03
Commercial and industrial loans .....		0.61			1.03			0.79			0.64				0.29
Foreign governments and institutions .....		0			0			0			0				0
<b>Growth Rates</b>															
Net loans and leases.....	-7.66	11.61	36	-22.56	-1.19	18	-26.90	6.83	13	-1.48	-2.40	60	-17.07	22.48	15
Total selected assets.....	-7.66	18.50	34	-22.56	3.19	16	-26.90	9.48	13	-1.48	2.04	47	-49.63	12.40	8
Deposits .....		-4.80			9.07			0.73			3.46				10.36

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	45,026	70,019	160,037	69,066	125,165	-35.69	221.89
Dividends .....	45,000	70,000	160,000	69,000	125,000	-35.71	222.58
Interest .....	4	1	2	15	68	300.00	-63.64
Management and service fees .....	0	0	0	0	0	0	
Other income .....	22	18	35	51	97	22.22	-18.52
Income from nonbank subsidiaries .....	1,500	1,825	1,825	1,100	775	-17.81	1263.64
Dividends .....	1,500	1,825	1,825	1,100	775	-17.81	1276.15
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	-100.00
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	46,526	71,844	161,862	70,166	125,940	-35.24	230.02
Securities gains (losses) .....	0	0	0	0	0	0	
Other operating income .....	100	-165	-88	-128	7	0	-1.96
Total operating income .....	46,626	71,679	161,774	70,038	125,947	-34.95	228.35
<b>Operating Expenses</b>							
Personnel expenses .....	1,802	1,850	3,917	3,426	3,540	-2.59	16.56
Interest expense .....	2,662	2,363	4,725	4,725	4,725	12.65	12.65
Other expenses .....	3,535	2,617	5,692	5,012	8,165	35.08	42.60
Provision for loan and lease losses .....	0	0	0	0	0	0	
Total operating expenses .....	7,999	6,830	14,334	13,163	16,430	17.12	25.22
Income (loss) before taxes .....	38,627	64,849	147,440	56,875	109,517	-40.44	394.46
Applicable income taxes (credit) .....	-1,689	-1,668	-2,929	-2,260	-3,575	0	
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	40,316	66,517	150,369	59,135	113,092	-39.39	275.42
Equity in undistributed income of subsidiaries .....	47,261	38,511	55,162	89,465	51,368	22.72	29.16
Bank subsidiaries .....	47,542	39,390	55,302	88,973	50,159	20.70	28.15
Nonbank subsidiaries .....	-281	-879	-140	492	1,209	0	
Subsidiary holding companies .....	0	0	0	0	0	0	
Net income (loss) .....	87,577	105,028	205,531	148,600	164,460	-16.62	85.04
<b>Memoranda</b>							
Bank net income .....	92,542	109,390	215,302	157,973	175,159	-15.40	81.28
Nonbank net income .....	1,219	946	1,685	1,592	1,984	28.86	
Subsidiary holding companies' net income .....	0	0	0	0	0	0	

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,061,415	96.71	1,884,207	94.28	1,896,393	92.96	1,926,269	1,787,006	9.40	87.44
Common and preferred stock .....		2,061,415	96.71	1,884,207	94.28	1,896,393	92.96	1,926,269	1,787,006	9.40	87.44
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		5,999	0.28	5,689	0.28	6,408	0.31	6,597	6,391	5.45	44.73
Common and preferred stock .....		5,999	0.28	5,689	0.28	6,408	0.31	6,597	6,391	5.45	44.73
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		52,845	2.48	96,111	4.81	124,486	6.10	56,833	124,708	-45.02	77.25
Cash and due from unrelated depository institution .....		3,015	0.14	3,015	0.15	3,015	0.15	3,015	3,015	0.00	0.00
Premises, furnishings, fixtures and equipment .....		136	0.01	3,101	0.16	3,645	0.18	3,356	3,860	-95.61	-88.66
Intangible assets .....		448	0.02	448	0.02	448	0.02	448	448	0.00	0.00
Other assets .....		7,767	0.36	5,894	0.29	5,614	0.28	7,899	11,612	31.78	68.34
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,131,625	100.00	1,998,465	100.00	2,040,009	100.00	2,004,417	1,937,040	6.66	81.29
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		5,000	0.23	5,000	0.25	5,000	0.25	5,000	5,000	0.00	0.00
Subordinated notes and debentures .....		96,349	4.52	65,000	3.25	65,000	3.19	65,000	65,000	48.23	48.23
Other liabilities .....		3,811	0.18	8,098	0.41	8,742	0.43	10,318	11,726	-52.94	-70.78
Balance due to subsidiaries and related institutions .....		48,824	2.29	48,567	2.43	48,696	2.39	48,454	68,877	0.53	-15.29
Total liabilities .....		153,984	7.22	126,665	6.34	127,438	6.25	128,772	150,603	21.57	9.46
Equity Capital .....		1,977,641	92.78	1,871,800	93.66	1,912,571	93.75	1,875,645	1,786,437	5.65	91.06
Perpetual preferred stock (income surplus) .....		25,125	1.18	125	0.01	125	0.01	125	125	20000.00	20000.00
Common stock .....		7,383	0.35	6,747	0.34	6,676	0.33	6,740	6,921	9.43	36.87
Common surplus .....		1,226,404	57.53	1,009,192	50.50	987,431	48.40	1,006,346	1,056,677	21.52	106.06
Retained earnings .....		917,311	43.03	795,666	39.81	864,839	42.39	788,578	696,520	15.29	111.21
Accumulated other comprehensive income .....		-198,556	-9.31	60,080	3.01	55,113	2.70	74,836	27,874		
Other equity capital components .....		-26	0	-10	0	-1,613	-0.08	-980	-1,680		
Total liabilities and equity capital .....		2,131,625	100.00	1,998,465	100.00	2,040,009	100.00	2,004,417	1,937,040	6.66	81.29
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		48,737	2.29	48,499	2.43	48,618	2.38	48,380	68,685	0.49	-15.31
Notes payable to subsidiaries that issued TPS .....		46,725	2.19	46,487	2.33	46,606	2.28	46,368	66,363	0.51	-15.86
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

**Parent Company Analysis—Part 1**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	9.01	10.52	36	11.40	12.64	47	11.01	11.94	47	8.14	7.29	59	10.48	9.68	64
Bank net income / Average equity investment in banks .....	9.71	11.07	41	11.62	12.37	49	11.44	11.80	52	8.44	7.45	60	10.94	10.51	60
Nonbank net income / Average equity investment in nonbanks .....	41	10.05	92	32.69	13.40	85	28.33	13.12	82	25.86	9.75	83	36.17	7.89	94
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income .....	105.67	98.83	66	104.15	96.24	70	104.75	96.79	70	106.31	88.16	67	106.51	82.22	73
Nonbank net income / Parent net income .....	1.39	2.55	61	0.90	3.10	52	0.82	3.40	50	1.07	3.59	53	1.21	5.93	58
Subsidiary holding companies' net income / Parent net income .....		80.71			67.52			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	7.79	17.48	33	6.77	16.87	26	6.66	16.81	31	6.87	20.06	24	8.43	20.43	34
Total debt / Equity capital .....	5.12	12.15	36	3.74	11.60	30	3.66	11.71	31	3.73	14.41	27	3.92	14.31	35
Total debt + notes payable to subs that issued TPS / Equity capital .....	7.49	14.28	36	6.22	13.82	30	6.10	13.63	32	6.20	16.67	25	7.63	16.36	38
Total debt + Loans guaranteed for affiliate / Equity capital .....	5.12	12.21	36	3.74	11.69	30	3.66	11.77	31	3.73	14.68	27	3.92	14.56	35
Total debt / Equity capital – excess over fair value .....	5.12	12.27	36	3.74	11.71	30	3.66	11.81	31	3.73	14.52	27	3.92	14.51	35
Long-term debt / Equity capital .....	5.12	11.61	36	3.74	11.05	30	3.66	10.95	31	3.73	13.56	27	3.92	13.04	36
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	27.10	39.62	37	18.53	39.10	31	18.53	39.86	30	15.46	34.67	32	15.61	28.44	39
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	104.54	103.92	57	100.97	103.07	43	99.49	103.22	32	103.05	102.81	52	100.39	103.22	38
Total investment in subs / Equity capital .....	104.54	109.01	47	100.97	108.26	33	99.49	108.40	23	103.05	110.16	37	100.39	111.07	26
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.51	0.41	63	0.09	0.25	43	-0.05	0.29	30	0.39	0.47	53	0.04	0.36	38
Equity investment in subs – equity cap / Net income-div (X) .....	0.86	1.23	50	0.12	0.83	10		1.05		0.62	1.82	23	0.06	1.22	9
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	114.01	126.15	49	201.91	138.64	79	220.12	152.85	77	105.95	136.59	37	193.30	177.68	61
Cash from ops + noncash items + op expense / Op expense + dividend .....	98.52	116.54	40	205.28	130.64	82	223.94	154.48	76	112.05	147.24	38	188.48	190.27	55
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-64.28	92.87	7	209.16	103.17	86	191.69	98.54	92	26.32	134.08	6	161.50	116.34	83
Pretax operating income + interest expense / Interest expense .....	1,551.05	1,457.38	63	2,844.35	1,479.01	84	3,220.42	1,835.33	81	1,303.70	2,016.32	60	2,417.82	1,968.54	76
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,151.93	1,417.74	57	2,055.05	1,667.11	75	2,319.81	1,770.77	74	939.24	1,539.23	55	1,418.05	1,632.83	57
Dividends + interest from subsidiaries / Interest expense + dividends .....	123.13	140.52	50	222.63	153.06	76	245.36	174.12	74	114.44	150.43	39	224.72	210.80	63
Fees + other income from subsidiaries / Salary + other expenses .....	0.41	10.93	66	0.40	12.78	65	0.36	11.92	64	0.60	13.95	62	0.83	16.52	60
Net income / Current part of long-term debt + preferred dividends (X) .....	186.73	28.68	92		41.77			47.61			35.64				57.11
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	-0.10	3.32	17	-0.12	3.64	14	-0.13	3.44	18	-0.10	3.85	17	-0.16	2.64	22
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0.21			0.17			0.10			0.04	
Nonaccrual .....		0.76			0.96			0.92			1.03			0.54	
Total .....		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.33	1.69	64	0.39	1.79	68	0.39	1.76	68	0.43	2.66	67	0.65	5.62	65
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

**Parent Company Analysis—Part 2**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	87.07	82.17	63	44.95	78.46	32	40.72	66.37	33	95.62	81.10	68	45.34	57.84	46
Dividends declared / Net income .....	40.08	34	60	28.47	25.30	56	29.79	28.27	54	38.05	42.29	44	31.18	33.08	48
Net income – dividends / Average equity.....	5.40	7.04	39	8.15	9.64	44	7.73	8.62	44	5.04	4.14	61	7.22	6.46	60
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	128.19	128.25	56	234.11	139.49	79	261.31	155.92	77	122.03	132.17	51	243.78	178.13	70
Dividends from nonbank subsidiaries .....	4.27	2.20	82	6.10	3.97	77	2.98	4.90	69	1.95	3.41	70	1.51	7.53	61
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	132.46	168.66	48	240.22	193.08	72	264.29	203.53	72	123.98	174.85	36	245.29	260.40	59
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	48.63	43.08	52	63.99	36.56	75	74.31	45.96	75	43.68	60.28	35	71.36	66.55	56
Interest income from bank subsidiaries.....	0	0.13	56	0	0.11	50	0	0.11	50	0.01	0.36	50	0.04	0.54	52
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0.02	0	92	0.02	0	92	0.02	0	92	0.03	0	92	0.06	0	93
Operating income from bank subsidiaries .....	48.65	46.71	51	64.01	38.35	74	74.33	51.33	72	43.72	62.88	33	71.46	69.36	50
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	123.05	45.98	84	192.92	54.17	91	108.31	62.63	80	69.10	56.39	59	39.06	82.95	44
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	123.05	54.49	81	192.92	76.16	87	108.31	87.22	73	69.10	79.84	50	39.06	150.41	25
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies .....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	96.51	65.33	57	97.66	67.82	62	98.90	74.16	68	98.52	69.76	70	99.25	67.32	77
Interest income from bank subsidiaries.....	0.01	0.78	52	0	0.39	47	0	0.23	47	0.02	0.63	48	0.05	0.80	50
Management and service fees from bank subsidiaries .....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0.05	0.03	89	0.03	0.02	90	0.02	0.02	90	0.07	0.04	91	0.08	0.03	90
Operating income from bank subsidiaries .....	96.57	75.26	44	97.68	81.78	50	98.93	83.13	58	98.61	82.20	57	99.38	78.80	70
Dividends from nonbank subsidiaries .....	3.22	3.28	79	2.55	2.67	76	1.13	3.07	67	1.57	1.95	69	0.62	2.65	58
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	3.22	5.58	72	2.55	6.48	67	1.13	4.67	60	1.57	4.70	58	0.62	7.29	45
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	48.09	28.16	73	69.28	28.31	80	69.45	26.38	84	69.11	27.08	82	98.12	28.33	86